

## EXHIBIT A



TransUnion Rental Screening Solutions  
PO Box 800  
Woodlyn, PA 19094

P8TCR600100001

08/22/2018

William Hall



Dear: William Hall

Your request for a copy of your consumer report was received on 08/20/2018. We have completed processing the details of your request.

Enclosed is a copy of your consumer report as processed by TransUnion Rental Screening Solutions, LLC, a subsidiary of TransUnion, on 01/05/2017 and 07/06/2018. Details indicating the recipients of your consumer report are also enclosed.

We have also queried our criminal report and civil records database and enclosed these results as of the date of this letter. Keep in mind that changes in the criminal or civil database may have occurred between the date when any original consumer report(s) were generated and the date of this letter. This additional information will reflect any changes that have occurred, if any.

Please note that since TransUnion Rental Screening Solutions, LLC does not retain continuous access to consumer credit reports, any reports provided in this response reflect only what is retained by TransUnion Rental Screening Solutions, LLC as of the date of this letter. In order to receive a current, up-to-date copy of your consumer credit report you must request a free copy of this report directly from the credit bureau(s). The contact information for all three bureaus (Experian, Equifax, and TransUnion) is listed below:

Equifax: 1-800-685-1111

Experian: 1-888-397-3742

TransUnion: 1-800-888-4213

All data provided by hereunder is intended solely for the customer who initially receives such data directly from TransUnion Rental Screening Solutions, Inc. and/or one of its subsidiaries or affiliates (collectively "TURSS"). TURSS DOES NOT GUARANTY OR WARRANT THE ACCURACY, CORRECTNESS, OR COMPLETENESS OF THE DATA. TURSS DELIVERS ALL DATA TO CUSTOMERS ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT ANY EXPRESS OR IMPLIED WARRANTY, GUARANTY, OR REPRESENTATION OF ANY KIND CONCERNING THE DATA ITSELF, ITS MERCHANTABILITY, OR ITS FITNESS FOR A PARTICULAR PURPOSE OR FUNCTION. TURSS SHALL NOT BE LIABLE IN ANY MANNER FOR ANY CLAIMS, LOSSES, EXPENSES OR DAMAGES OF WHATEVER KIND THAT MAY ARISE OUT OF OR RESULT FROM A CUSTOMER'S RELIANCE ON (OR USE OF) THE DATA PROVIDED BY TURSS, EVEN IF TURSS HAS BEEN ALERTED TO THE POSSIBILITY OF SUCH CLAIMS, LOSSES, EXPENSES OR DAMAGES. BY ACCESSING ANY SUCH DATA, THE CUSTOMER ACKNOWLEDGES AND AGREES THAT THE CUSTOMER HAS NOT RELIED ON ANYTHING THAT MAY BE INCONSISTENT WITH THIS LEGAL STATEMENT.

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PO Box 800  
Woodlyn, PA 19094

Alternatively, you may also obtain a free copy of your consumer credit report from all three bureaus by accessing [www.annualcreditreport.com](http://www.annualcreditreport.com).

If you find that any information contained in the consumer report(s) enclosed is inaccurate or incomplete, you have the right to dispute the matter by contacting Customer Support at 1-800-230-9376 or [TURSSDispute@transunion.com](mailto:TURSSDispute@transunion.com).

Sincerely,

Consumer Relations  
TransUnion Rental Screening Solutions, LLC

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TransUnion Rental Screening Solutions  
PO Box 800  
Woodlyn, PA 19094

#### Consumer Reports on File

The following documents are the contents of a consumer report generated on 01/05/2017 for RentGrow and on 07/06/2018 for Gabriel Calderon.



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233.0.0



Tenant Screening for Every Landlord™

Application #1000004616261

Applicant	Recommendation	Open Bankruptcy	Credit Score	Applicant Role	Status	Reports	Regenerate	Def?
William Hall (XXX-XX-[REDACTED])	Accept	[REDACTED]	[REDACTED]	Primary Renter	Completed (07-06-18 03:42 PM)	[REDACTED] 60 [REDACTED]	Credit Criminal Eviction	

Criminal Records by state | William R Hall DOB: [REDACTED] 1968 SSN: XXX-XX-[REDACTED] CANTON Georgia [REDACTED]

Summary: 1 Records Found in 1 States

South Carolina (1)	Record	First Name	Middle Name	Last Name	DOB	SSN	Dataset
	1	WILLIAM	R.	HALL		No SSN Returned	SCCO2

## Eviction Report

William Hall (XXX-XX-[REDACTED]), DOB: [REDACTED] 1968 [REDACTED]  
CANTON, Georgia [REDACTED]Application No #1000004616261 Created On Date : 7/6/2018  
3:42:06 PM

## State Report

## State

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY,  
 LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV,  
 NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI,  
 WV, WY

## Action/Report

0

No Records Found

# 80 Criminal Report

7/11/2018 6:36 PM

## Applicant Information Submitted

Name: William R Hall

Date of Birth: [REDACTED] 1968  
 SSN: XXX-XX-[REDACTED] Address:  
 [REDACTED]  
 CANTON, GA [REDACTED]



## WILLIAM R. HALL

Dataset: SC Dept of Corrections  
 DOB: N/A  
 Age: N/A  
 SSN: N/A  
 Residence: N/A

## Aliases

No aliases found

## Physical Features

**PHYSICAL DETAILS**

Sex: M  
 Height: 5' 8"  
 Weight: 150 lb  
 Eye Color: Haz  
 Hair Color: Gry  
 Race: White  
 Complexion: Olive

**PERSON PHYSICAL FEATURES**

No physical features listed

Photo Unavailable

## Summary

Incident(s):

0

Booking(s):

0

Arrest(s):

0

Court Action(s):

1

Sentencing(s):

0

Supervision(s):

0

## Comments

Court Action

Court Charge

Charge Sequence Id: 1

Charge Description: CRIM SEX COND W/MINOR(1ST)

**CHARGE DISPOSITION**

Charge Disposition Additional Information: [COUNTY: AIKEN]

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## \$ Income Insights Report

8/22/2018

TransUnion's Income Estimate <sup>①</sup>



We estimate William's income may be **\$5,000 or more lower** than what they reported\*. Consider verifying the applicant's income.

\*Applicant Self Reported Income: [REDACTED]  
Per Year

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Estimated Income to Rent <sup>①</sup>

We estimate William's household income may be at least **3X the annual rent**.

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Have Questions?

Read more about this report in our [FAQs](#)

# Credit Report

8/22/2018 10:18 AM

## Applicant Information Submitted

Name: William R Hall  
Address: [REDACTED]  
CANTON, GA [REDACTED]

SSN Message: SSN Match (confirmed by  
bureau)



## William R Hall Jr

### AKA

William Russell Hall

### Addresses

Current Address  
[REDACTED]  
Anderson SC [REDACTED]  
Reported: 08/12

Current Address  
[REDACTED]  
Canton GA [REDACTED]  
Reported: 10/11

Current Address  
[REDACTED]  
Anderson SC [REDACTED]

## Employment

Mike Bell Chevrolet

Carolina For  
Honea Path, SC

## Consumer Statements

Type	Explanation
Regular consumer statement	Do not confuse with consumers of similar identification; verify all identifying information.

## Profile Summary

### Record Counts

Tradelines:	Collections:	Public Records:	Inquiries:
37	0	0	10

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### Derogatory Items

Negative Tradelines: Tradelines with any historical negatives: Occurrence of any historical negatives:

0	0	0
---	---	---

**Tradeline Summary**

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving							
Installment							
Mortgage							
Open							
Closed w Bal							
Total							

**ResidentScore**

ResidentScore	Score Factors
[REDACTED]	Too many inquiries
	Average balance of auto accounts is too high
	Recency of a balance overlimit on a bankcard account

**Tradelines****Tradelines Total**

Count	Balance Total	Total Credit Limit	Total Past Due
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

**Trades**

[REDACTED]

## Payment History

2018 May Apr

### Late Payment Summary

(2 Months)

0 0 0 0

30 60 80

A standard 1D barcode is positioned vertically on the left side of the page. It consists of a series of vertical black bars of varying widths, with a white space at the top and bottom. The barcode is oriented vertically, running from top to bottom.

### Payment History

	May	Apr	Mar	Feb	Jan							
2018	●	●	●	●	●							
2017	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	Dec	Nov	Oct	Sep	Aug							

### Late Payment Summary

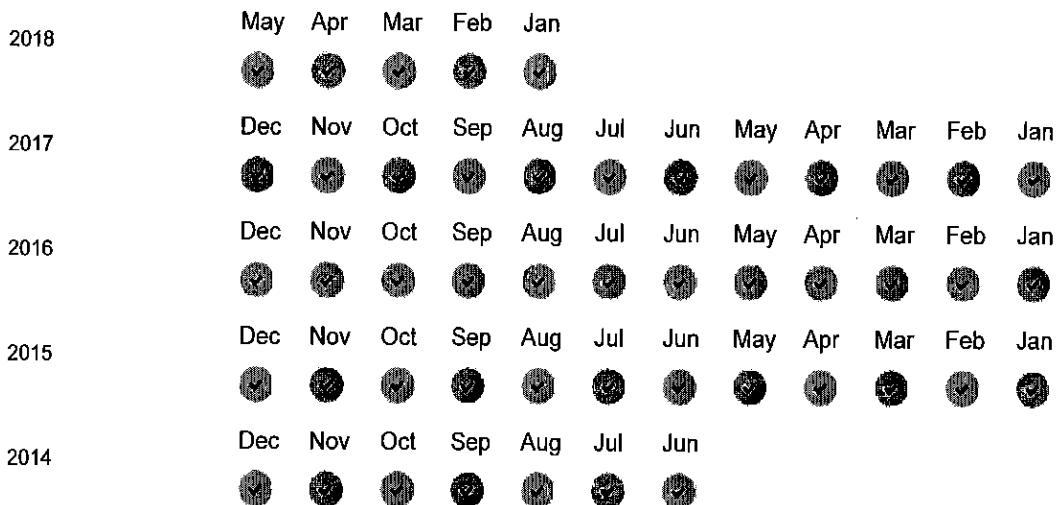
(22 Months)

0 0 0 0

30

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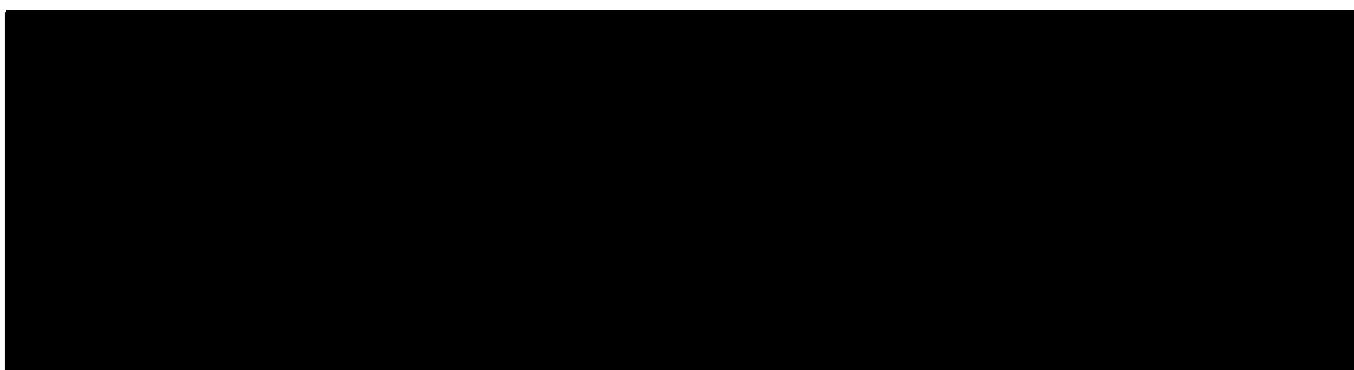
Payment History



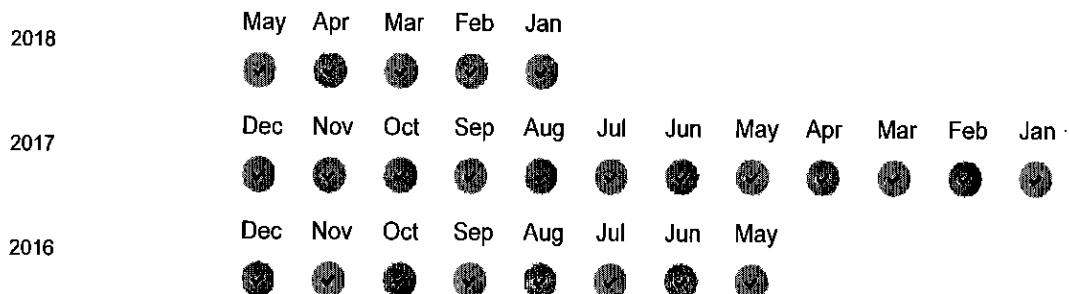
Late Payment Summary

(48 Months)

0 0 0 0  
30 60



Payment History



Late Payment Summary

(25 Months)

0 0 0 0  
30 60



\*500000\*

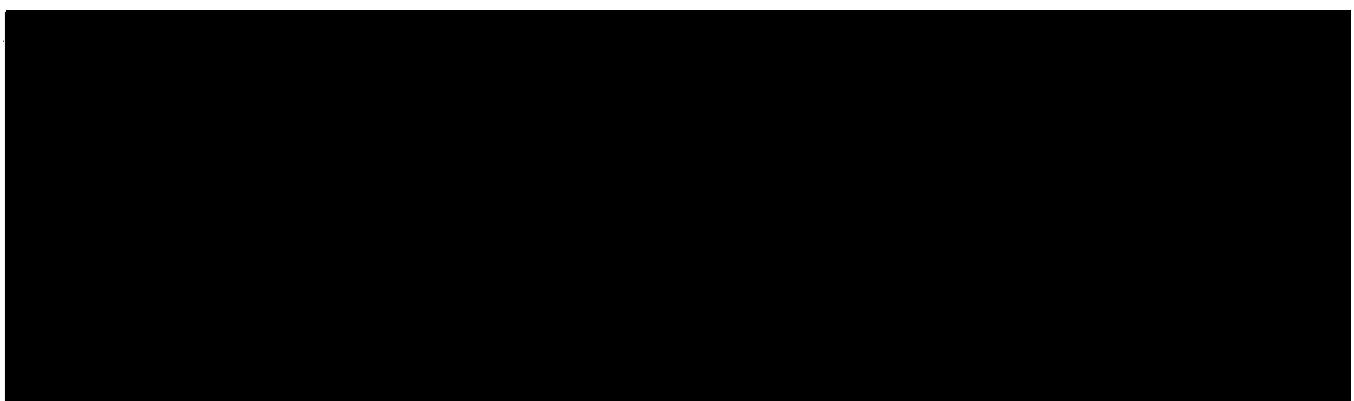
## Payment History

2018 May

### Late Payment Summary

(1 Month)

0 0 0 0



### Payment History

	May	Apr	Mar	Feb	Jan							
2018	●	●	●	●	N/A							
2017	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr			

### Late Payment Summary

(26 Months)

0 0 0 0

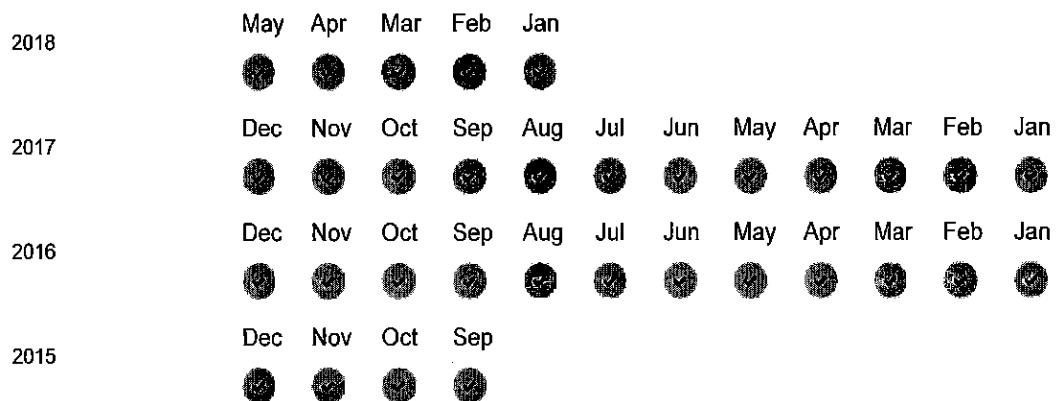
## Payment History

### Late Payment Summary

(48 Months)

0 0 0 0

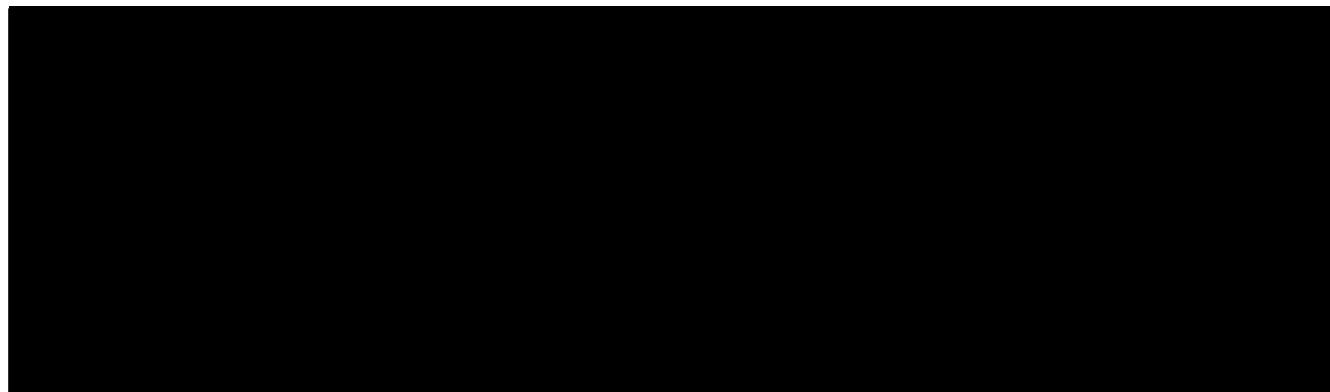
Payment History



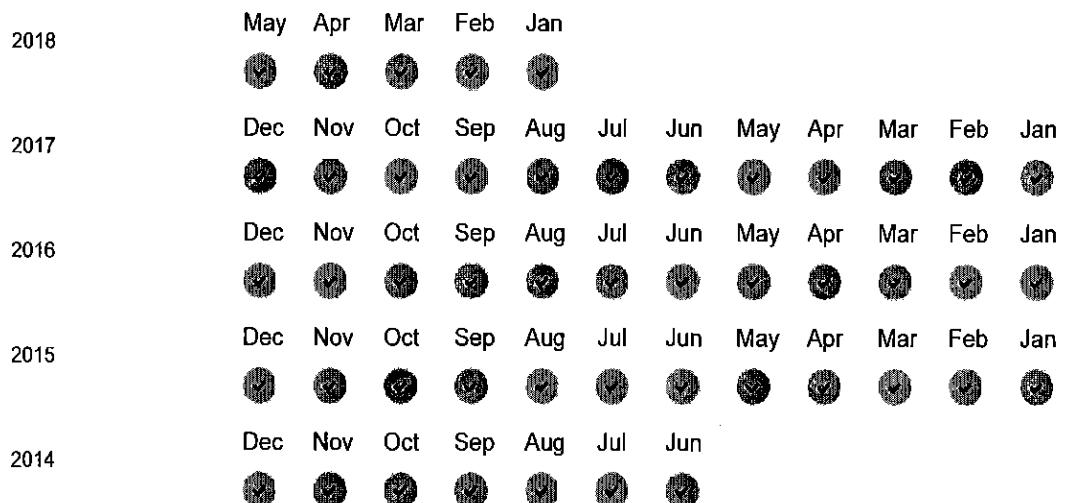
Late Payment Summary

(33 Months)

0	0	0	0
30	60	90	120



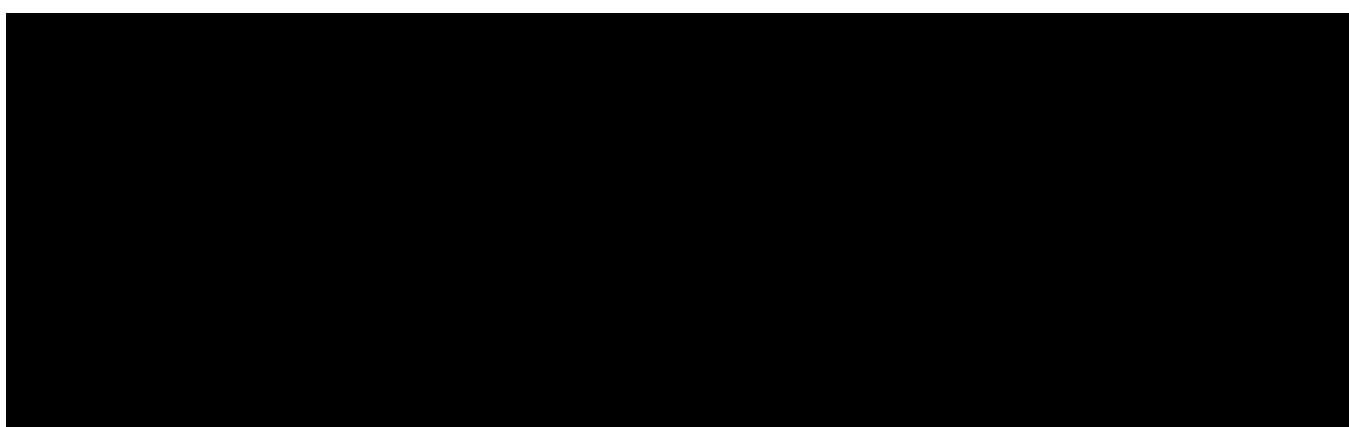
Payment History



Late Payment Summary

(48 Months)

0	0	0	0
30	60	90	120



## Payment History

	May	Apr	Mar	Feb	Jan							
2018	1	1	1	1	1							
2017	1	1	1	1	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1	1	1	1	1
2015	1	1	1	1	1	1	1	1	1	1	1	1
2014	1	1	1	1	1							

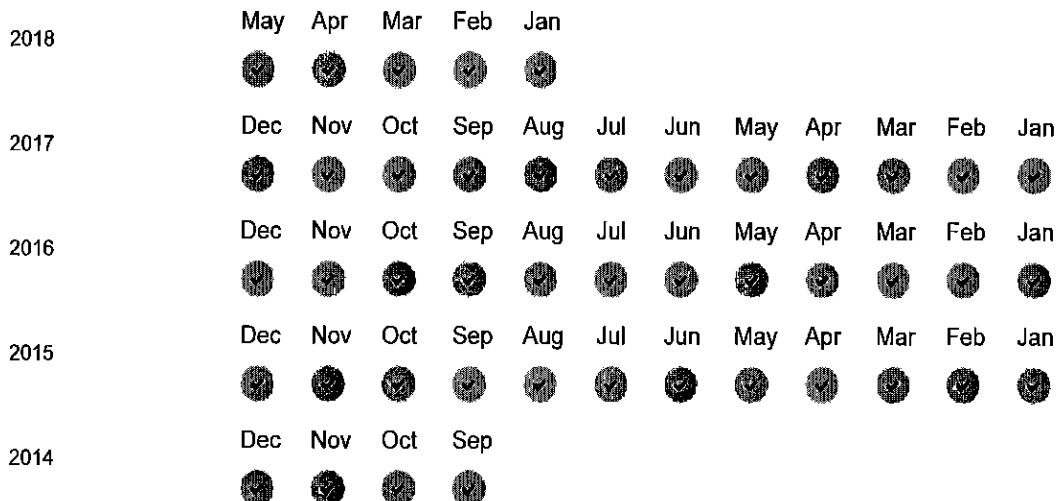


## Late Payment Summary

(48 Months)

0 0 0 0

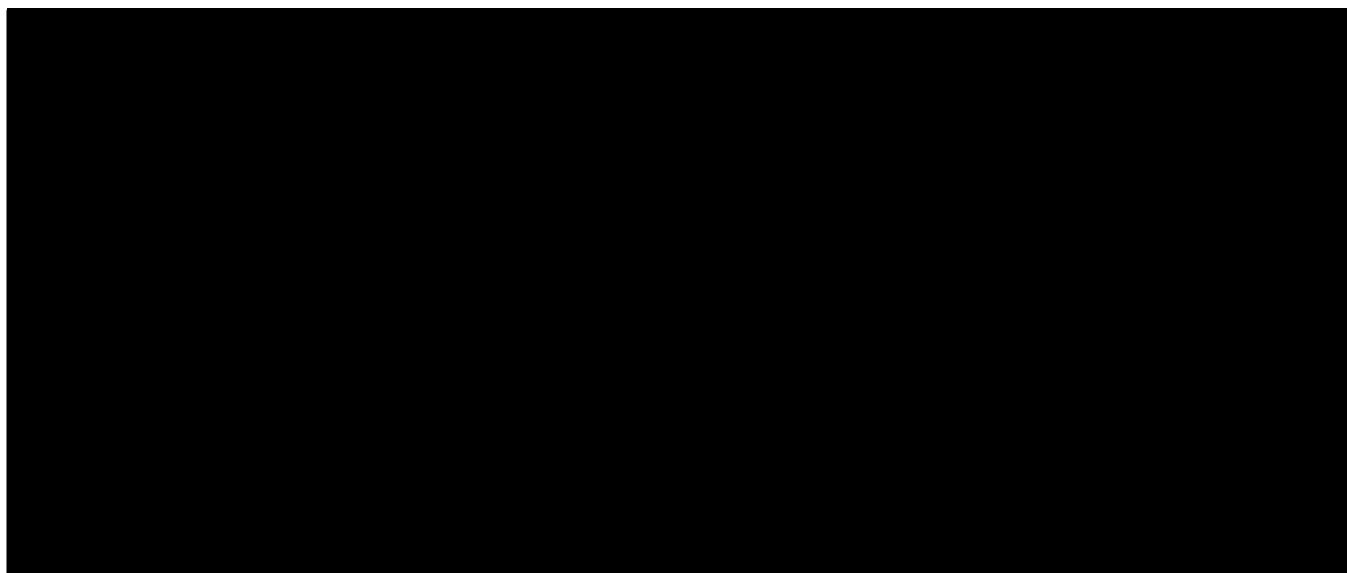
Payment History



Late Payment Summary

(45 Months)

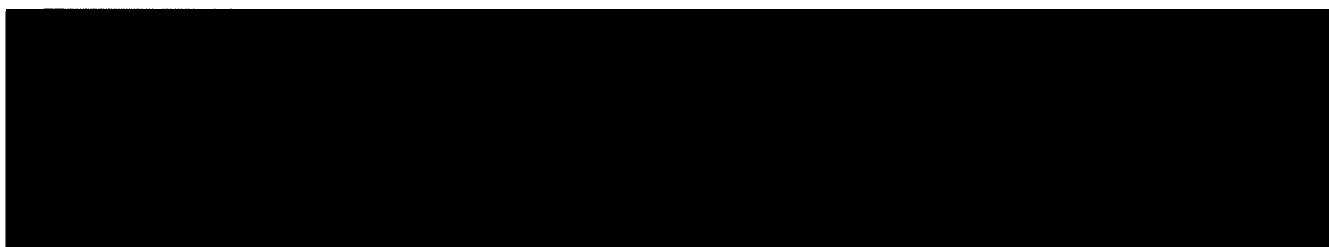
0	0	0	0
30	60		



Late Payment Summary

(3 Months)

0	0	0	0
30	60		





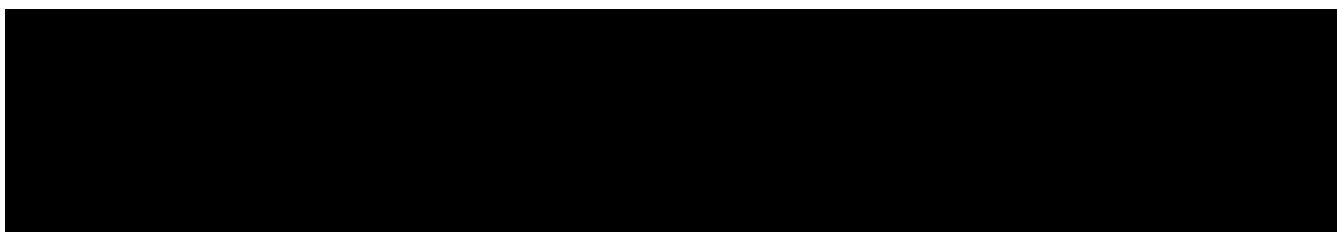
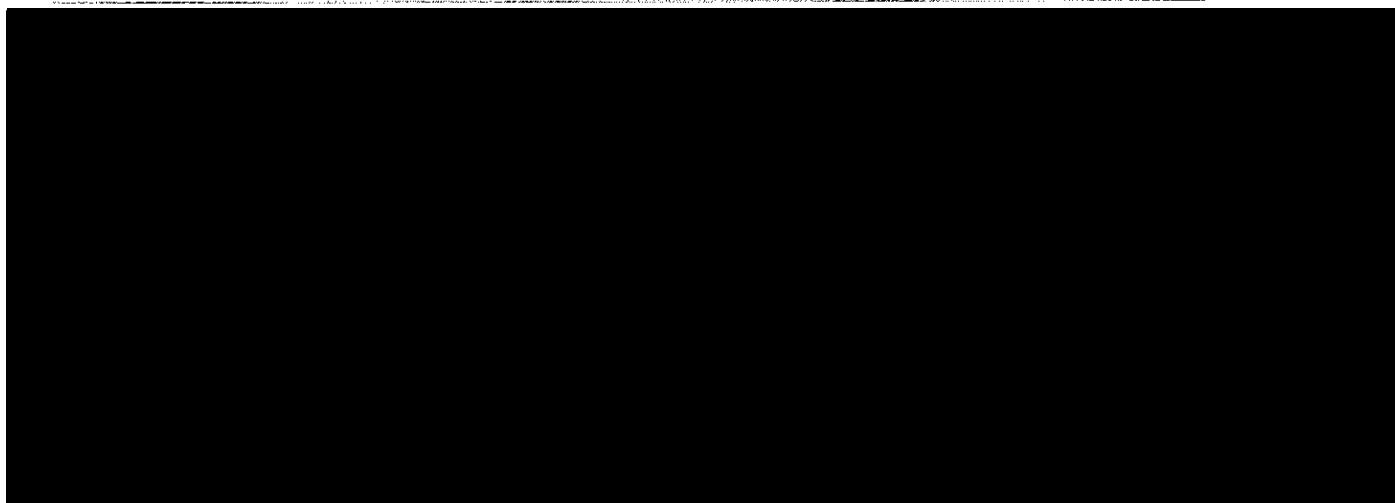
A barcode graphic with the text "000000H\*" to its left. The barcode consists of vertical black lines of varying widths on a white background. The text "000000H\*" is positioned to the left of the barcode, with an asterisk at the end.

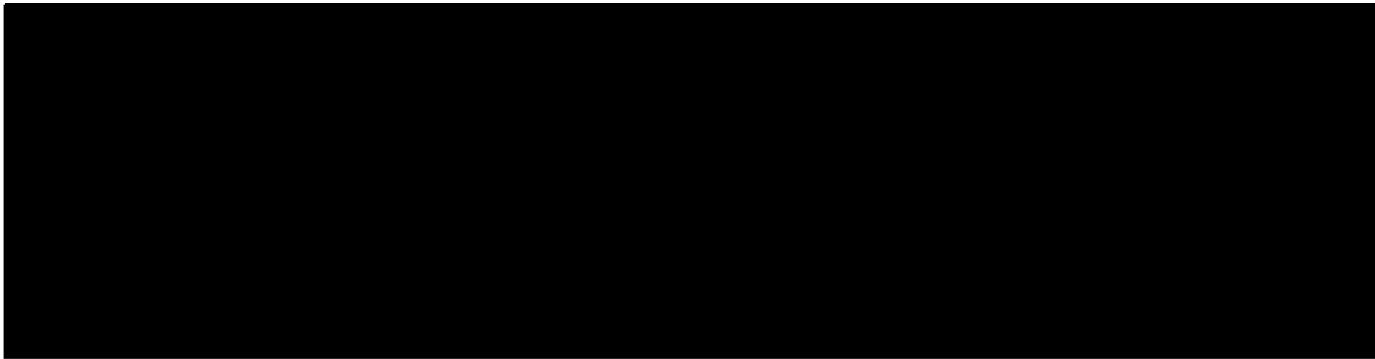
## Payment History

## Late Payment Summary

(45 Months)

0 0 0 0





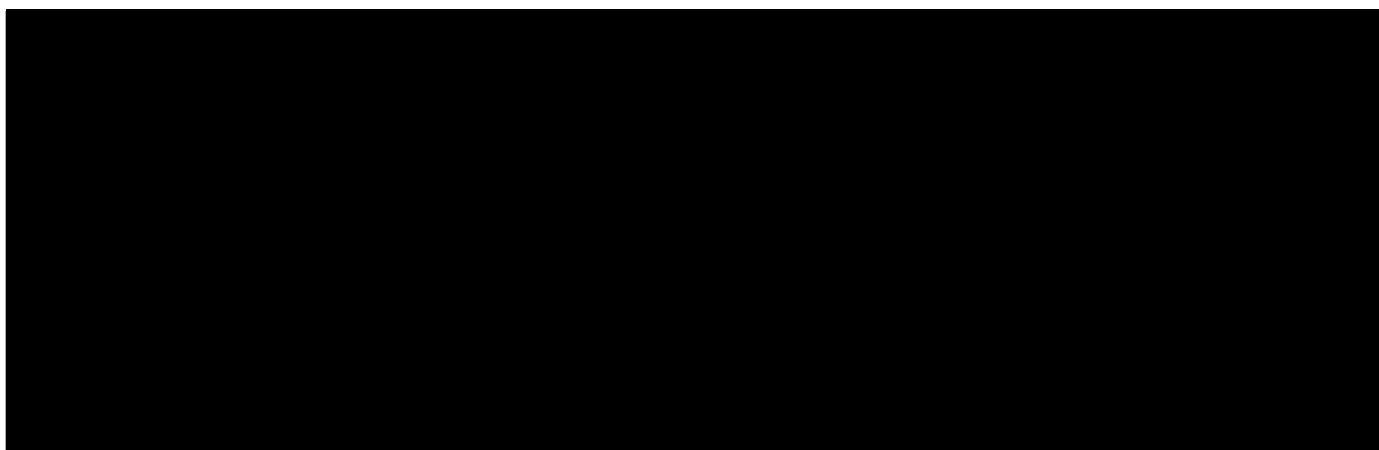
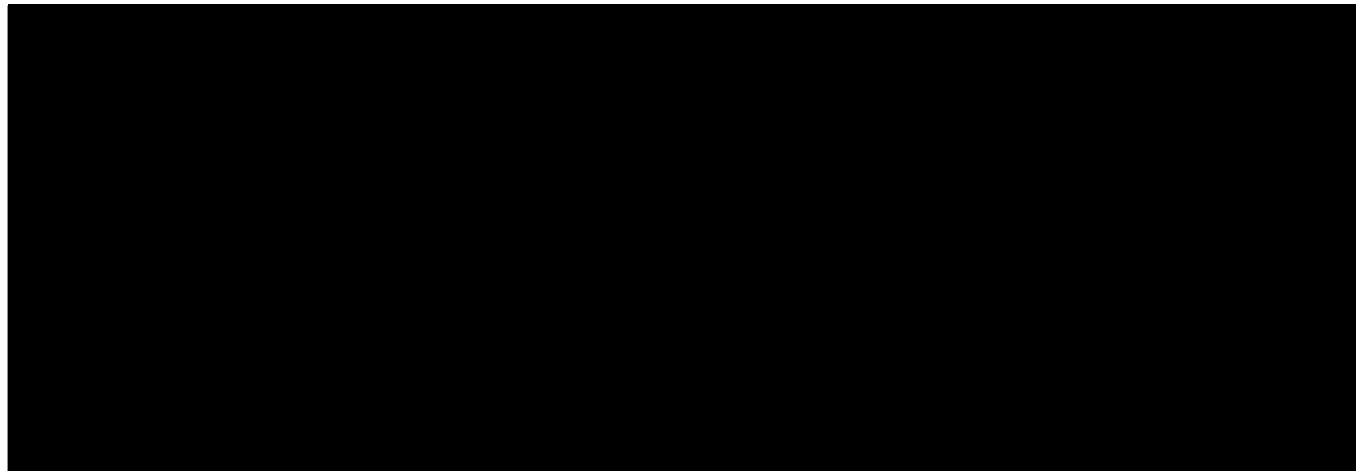
## Payment History

2018

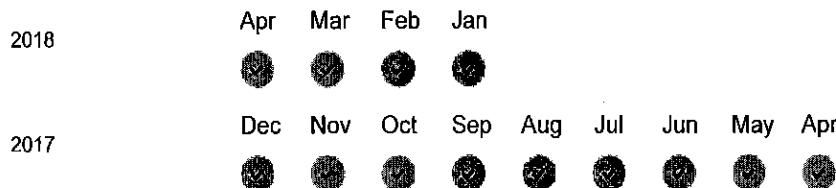
### Late Payment Summary

(1 Month)

0 0 0 0



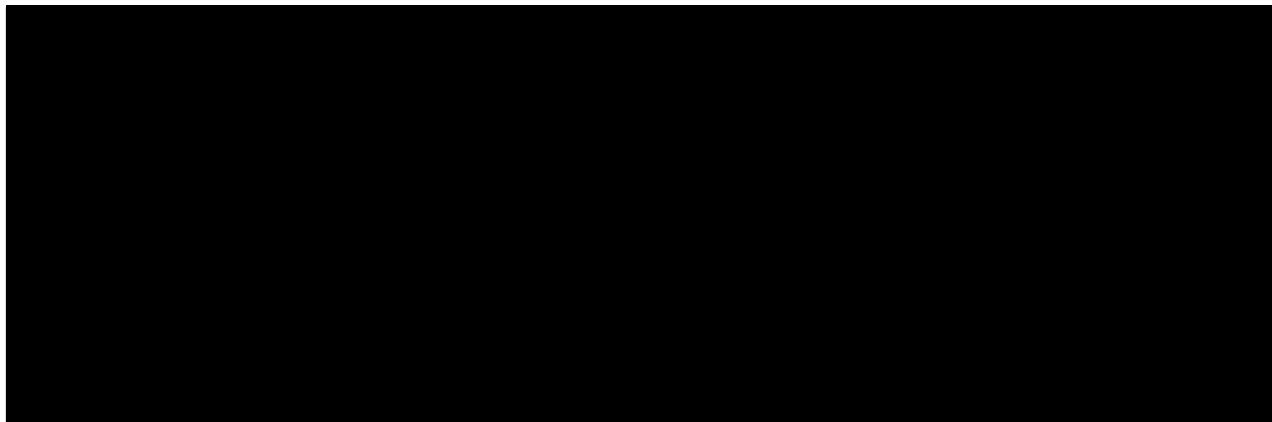
Payment History



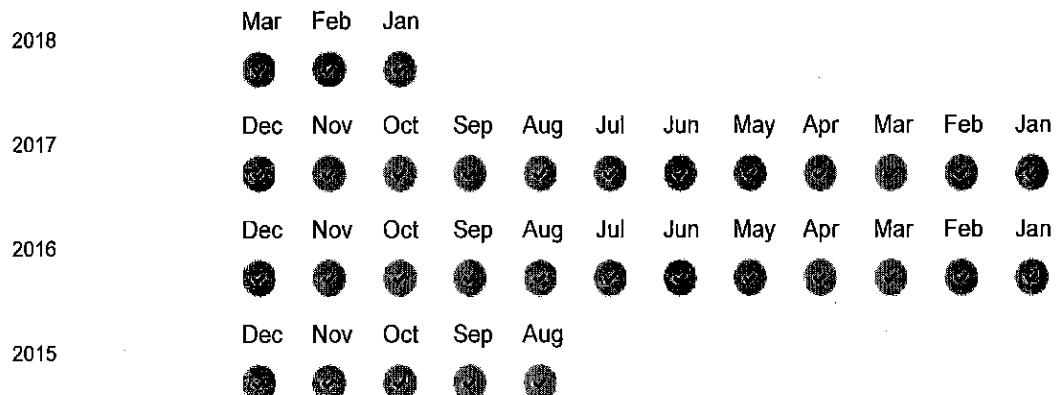
Late Payment Summary

(13 Months)

0	0	0	0
30	60	90	120



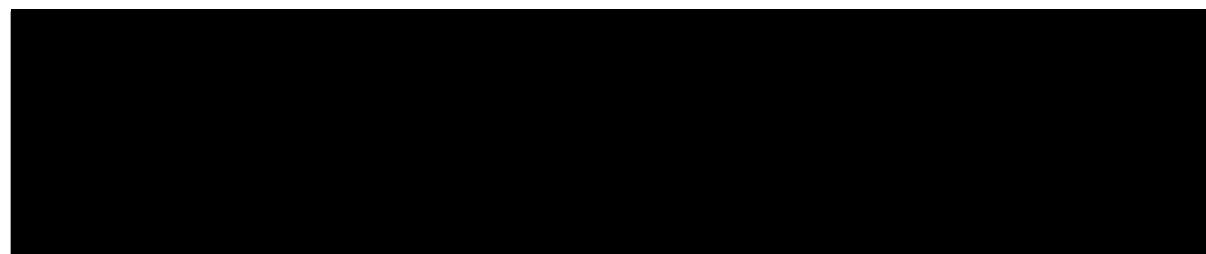
Payment History



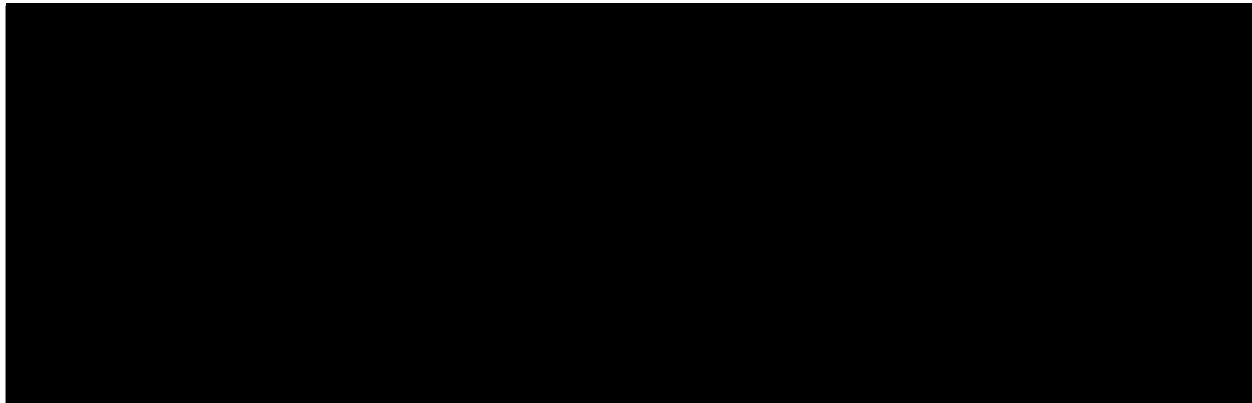
Late Payment Summary

(32 Months)

0	0	0	0
30	60	90	120



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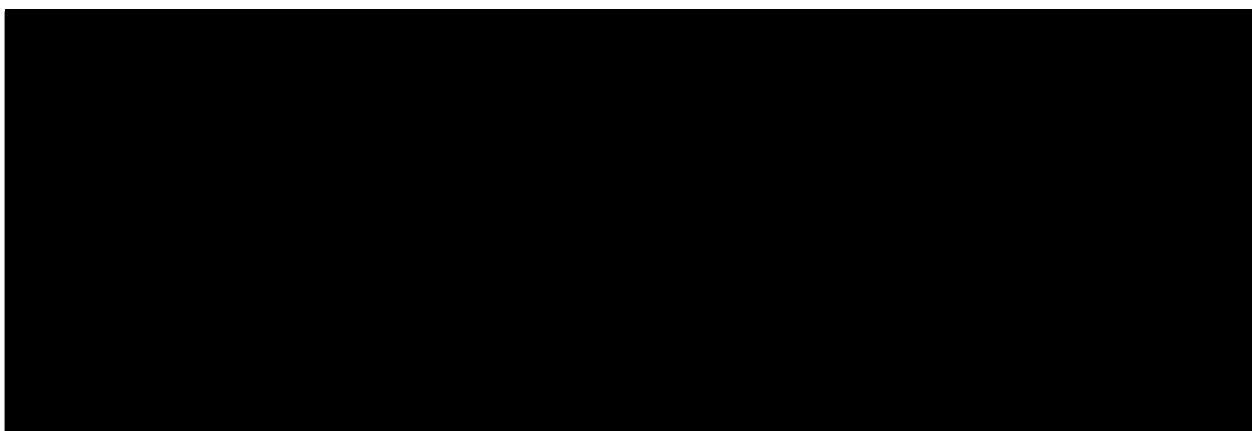
## Payment History

2018 Mar

### Late Payment Summary

(1 Month)

0 0 0 0



## Payment History

2018 Feb Jan

2016 Dec Nov Oct

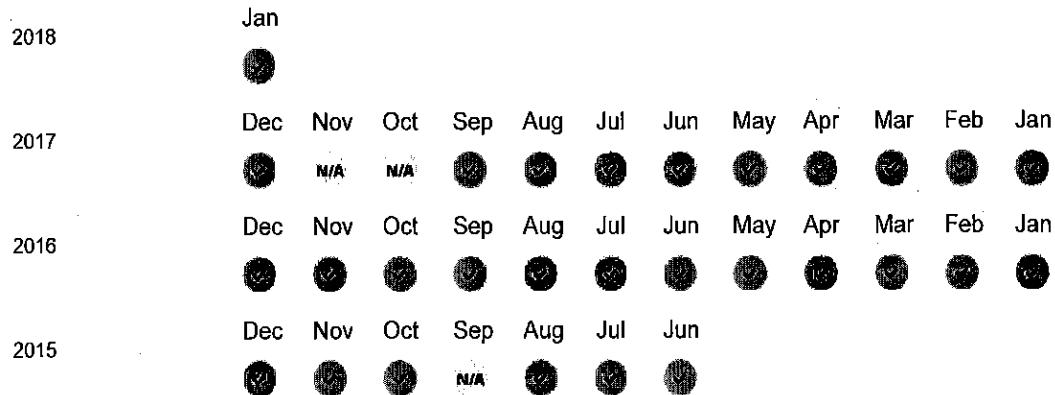
### Late Payment Summary

(17 Months)

0 0 0 0



Payment History



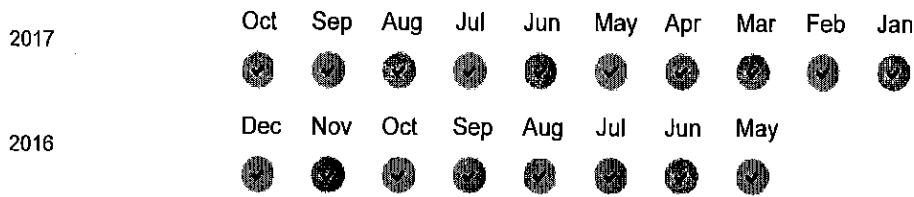
Late Payment Summary

(32 Months)

0	0	0	0
30	60	90	120

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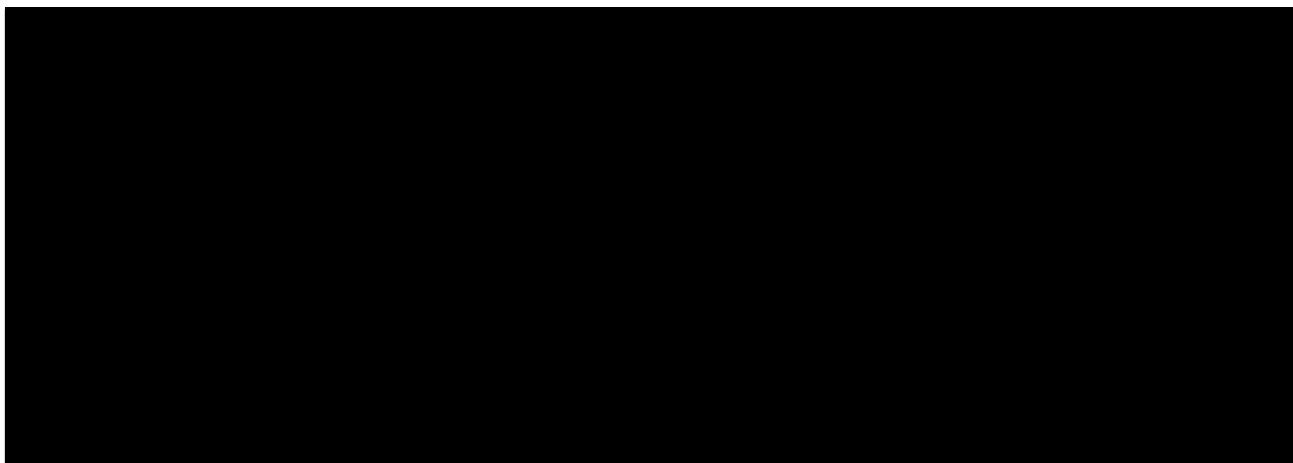
Payment History



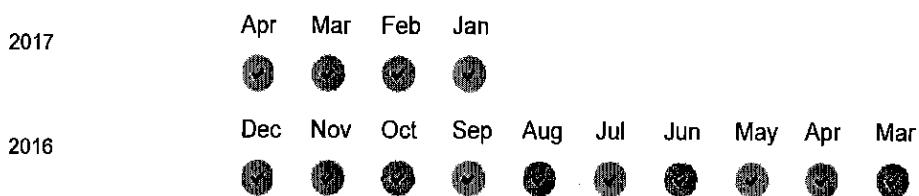
Late Payment Summary

(18 Months)

Month	Count
0	0
30	0
60	0
90	0



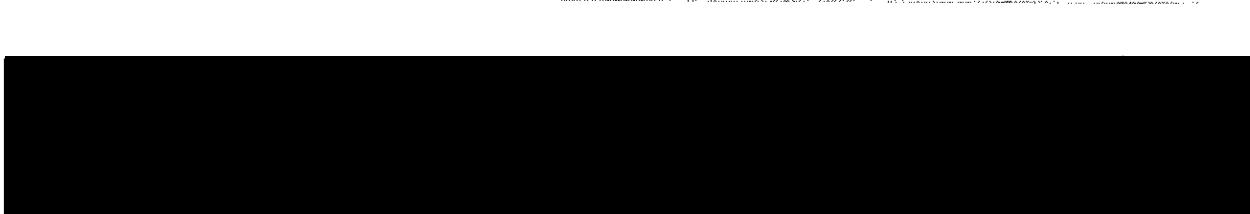
Payment History



Late Payment Summary

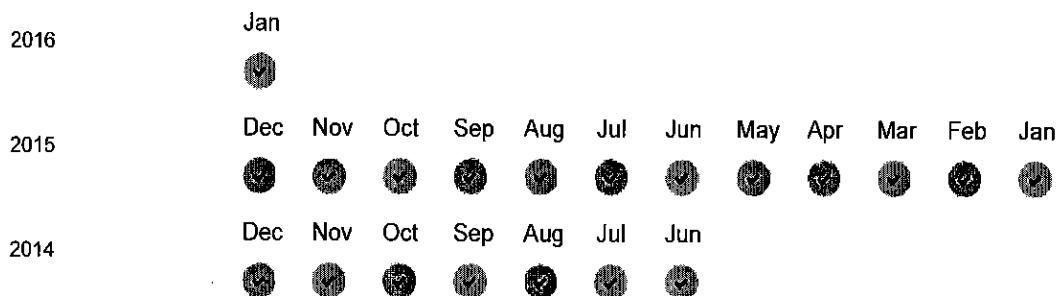
(14 Months)

Month	Count
0	0
30	0
60	0
90	0





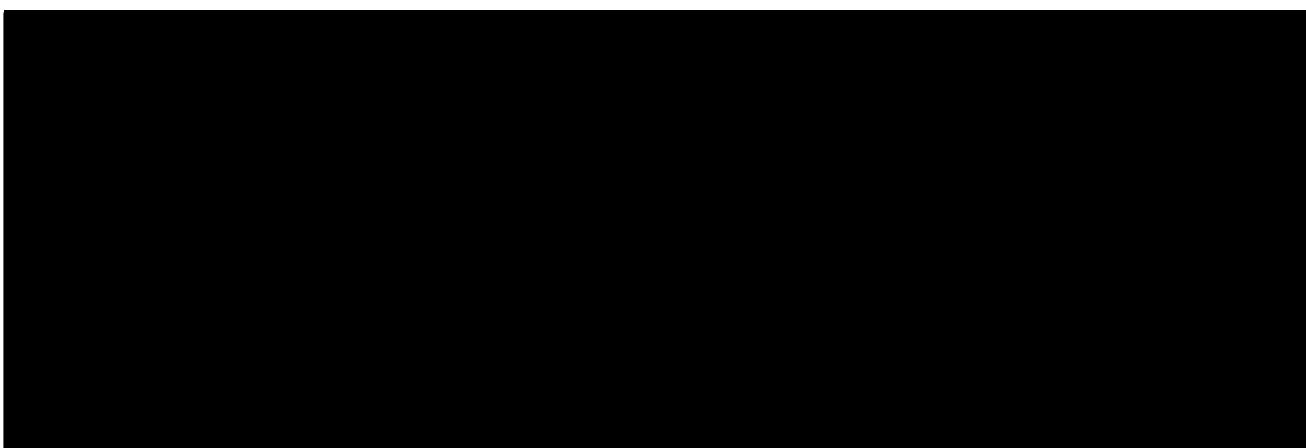
Payment History



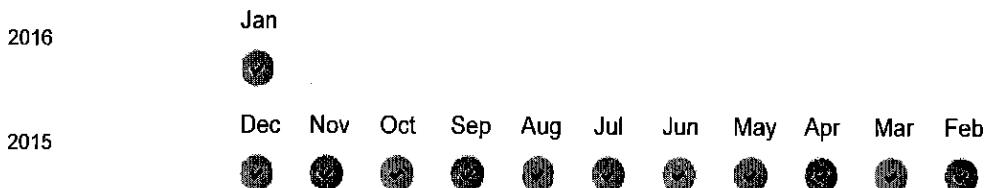
Late Payment Summary

(20 Months)

0	0	0	0
30	60	0	0



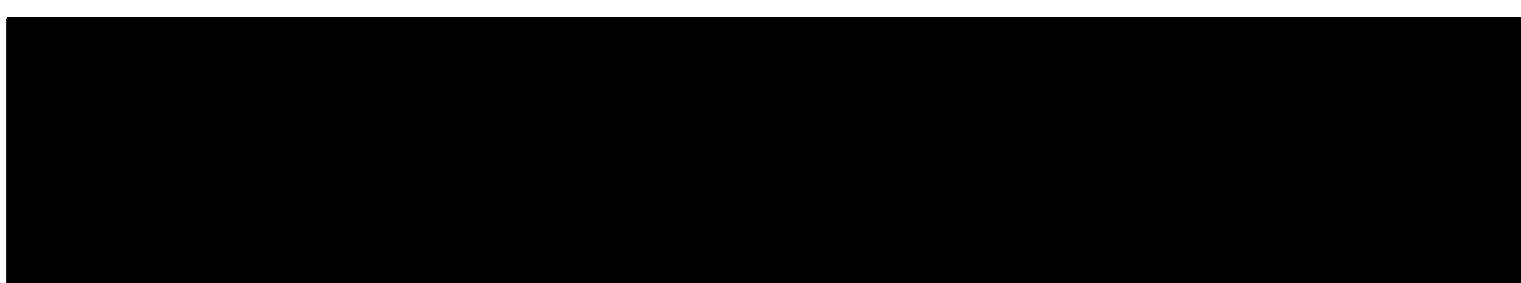
Payment History



Late Payment Summary

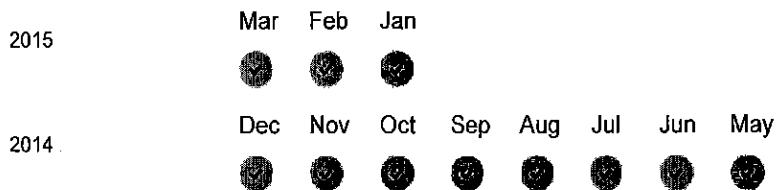
(12 Months)

0	0	0	0
30	60	0	0





## Payment History



\*M00000\*

### Late Payment Summary

(11 Months)

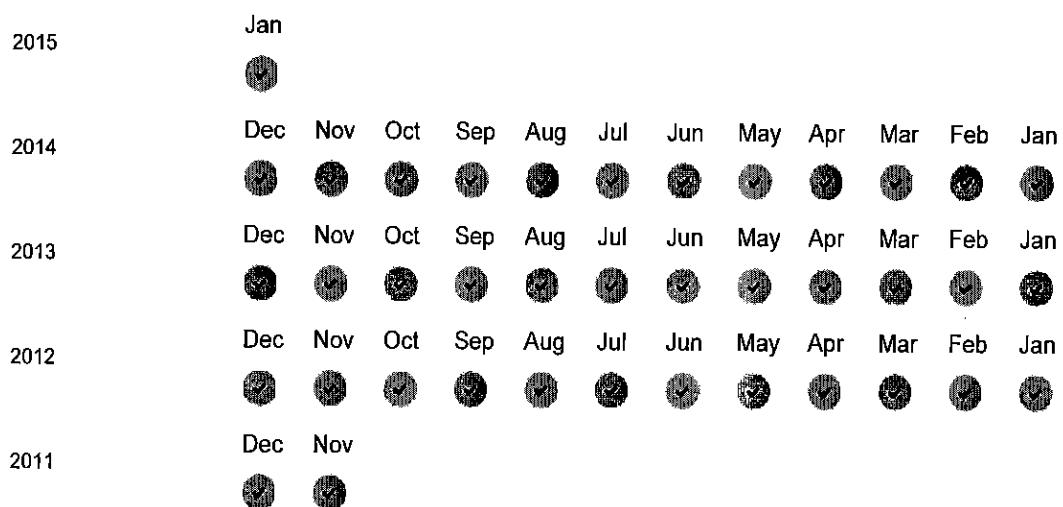
0 0 0 0



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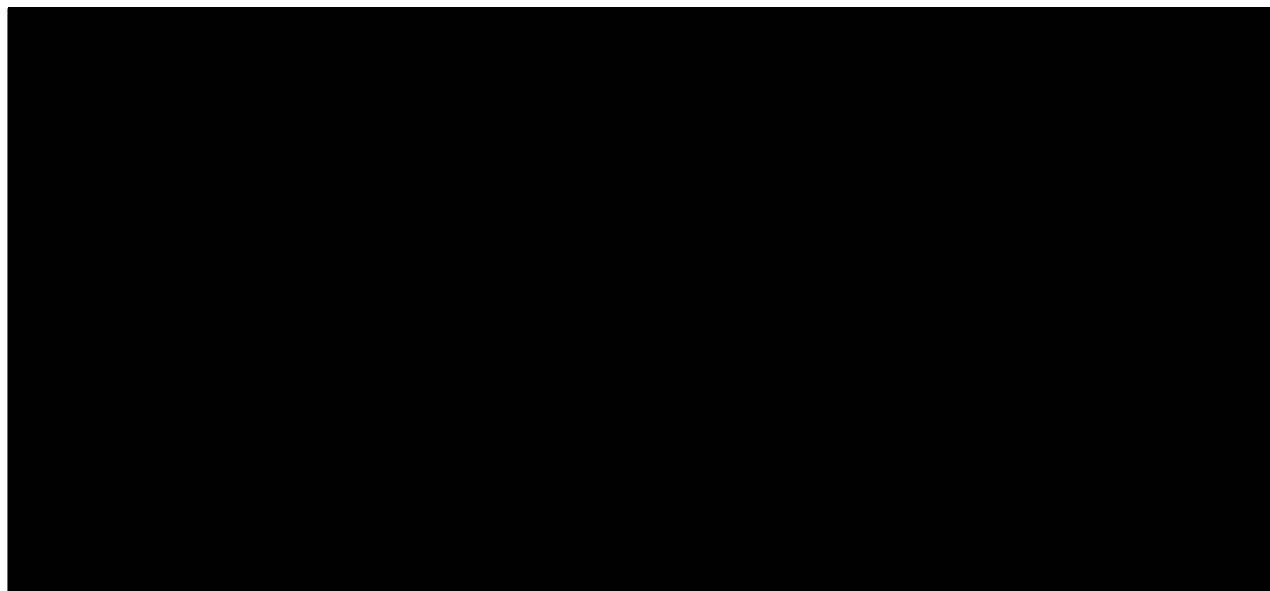
Payment History



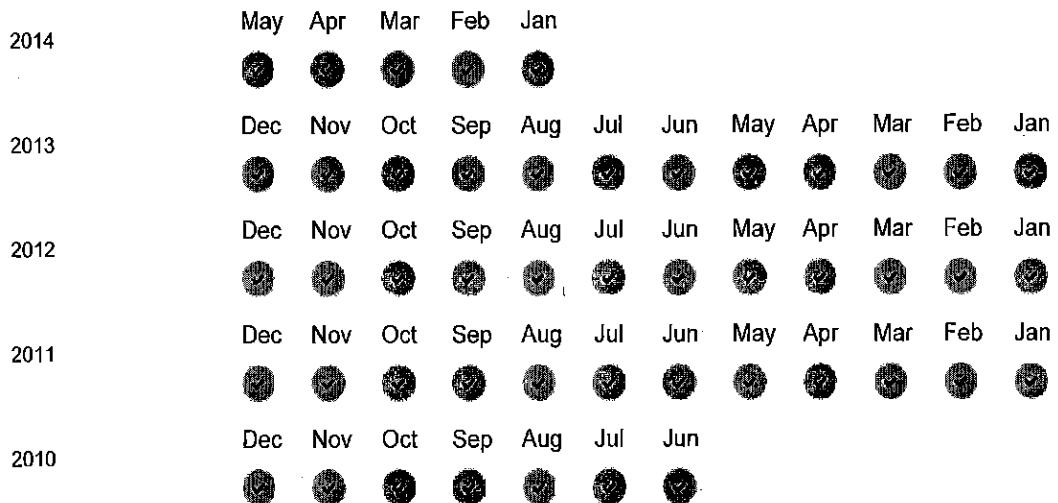
Late Payment Summary

(39 Months)

0 0 0 0  
30 60



## Payment History

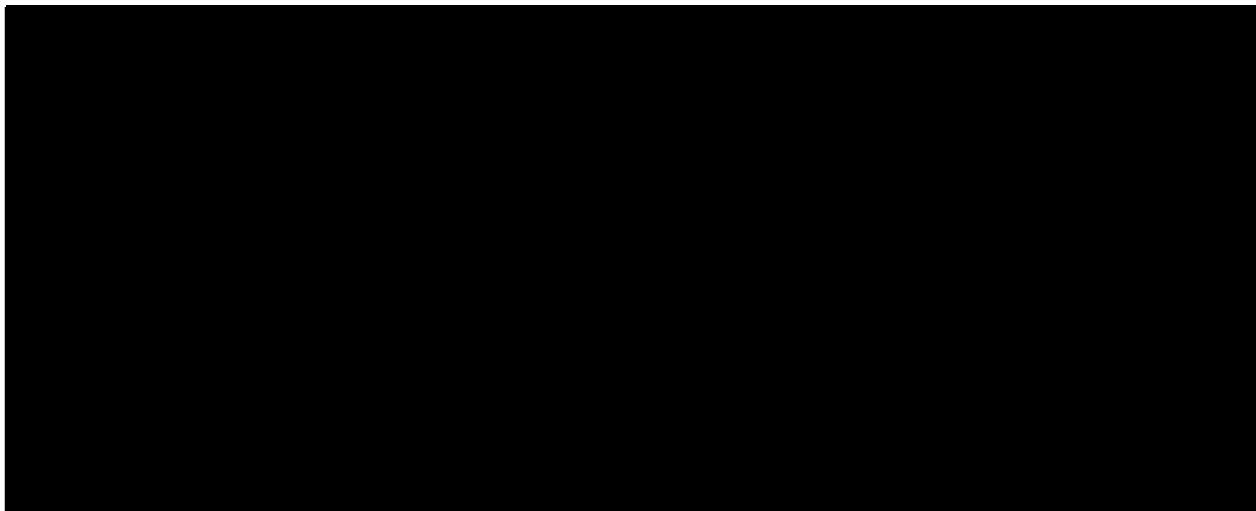


\*6000000\*

### Late Payment Summary

(48 Months)

0 0 0 0



A circular calendar for the year 2014. The month names are arranged in a circle: Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec. The center of the circle is a small hole. Below the circle, the year "2014" is written. To the left of the circle, the year "2013" is written, and a dashed circle surrounds the 2013 grid.

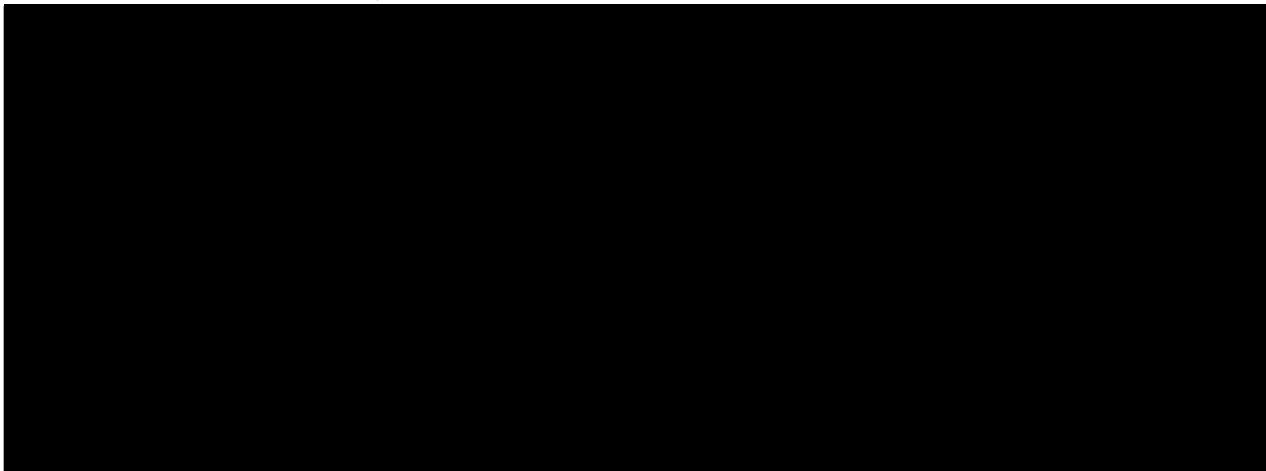
### Late Payment Summary

(9 Months)

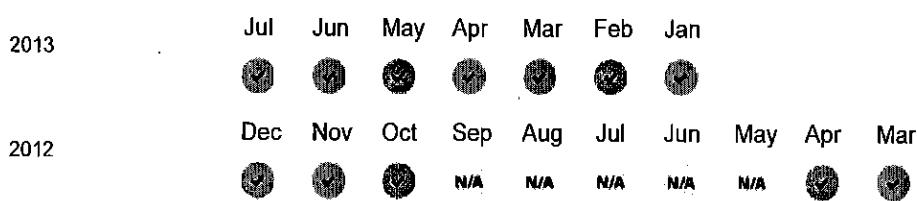
0 0 0 0

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Payment History

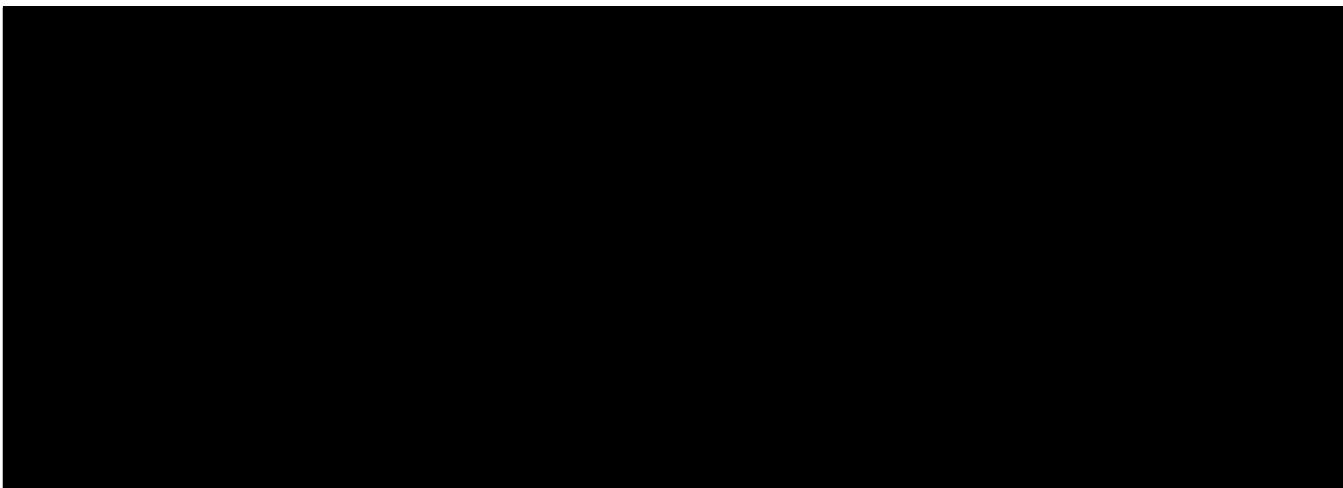


Late Payment Summary

(17 Months)

0 0 0 0

30+ 60+ 90+ 120+





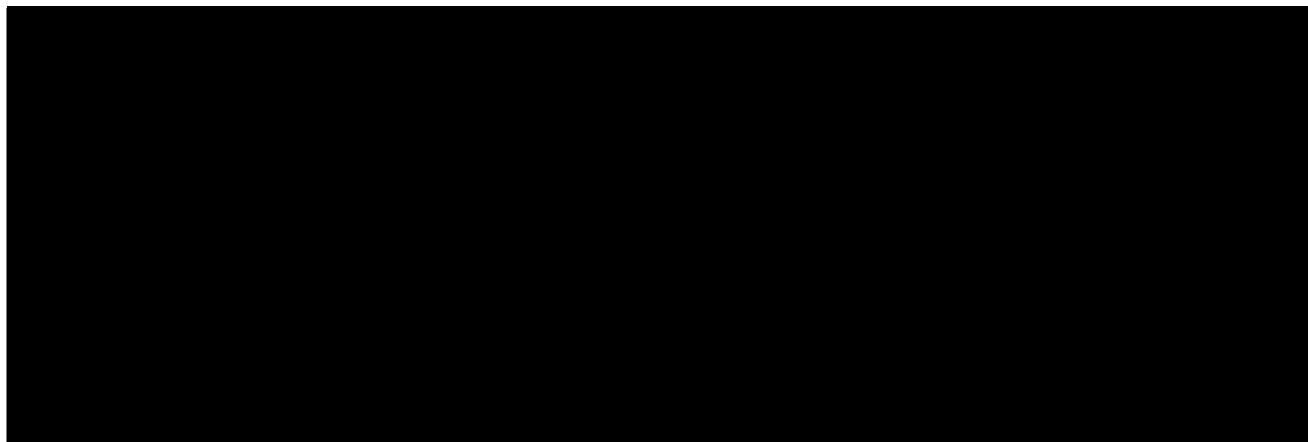
Payment History

	Apr	Mar	Feb	Jan
2011	●	●	●	●
2010		●	●	●

Late Payment Summary

(8 Months)

0	0	0	0
30	60	●	●



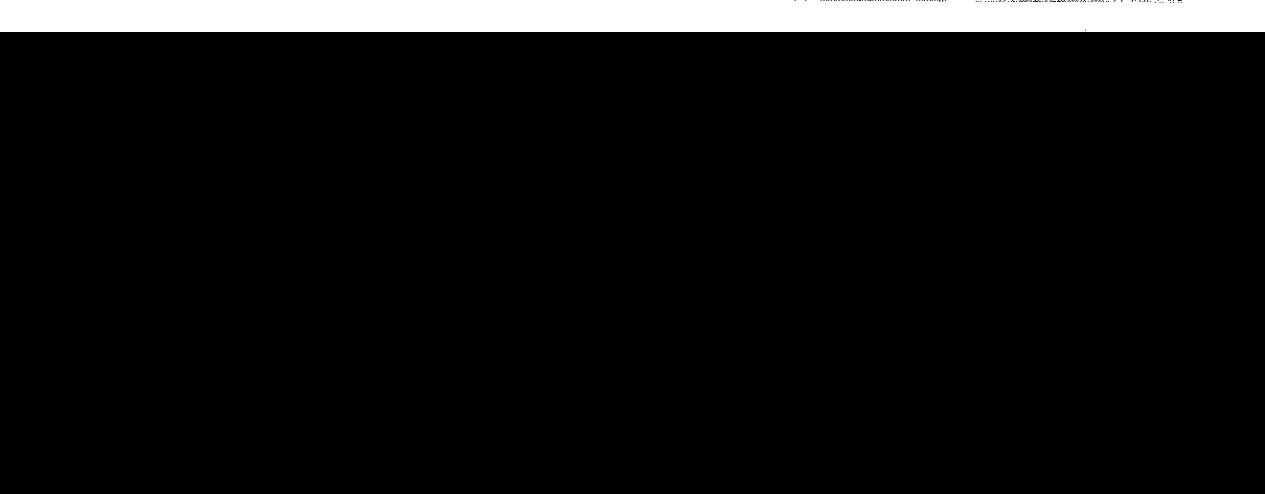
Payment History

	Apr	Mar	Feb	Jan
2011	●	●	●	●

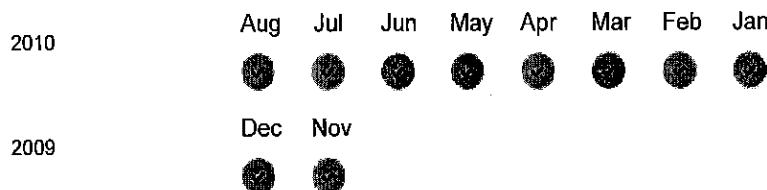
Late Payment Summary

(4 Months)

0	0	0	0
30	60	●	●



## Payment History

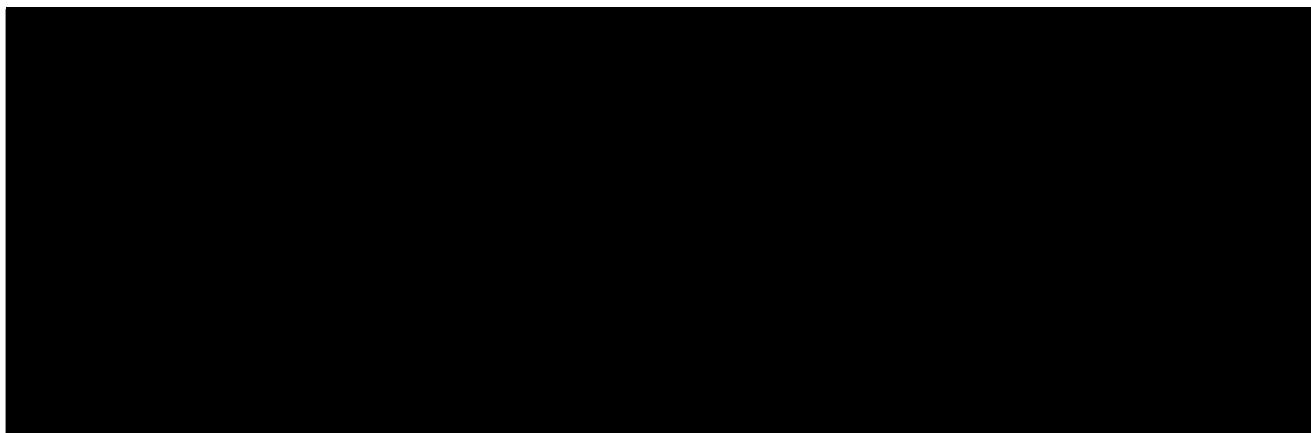


\* A000001

### Late Payment Summary

(10 Months)

0 0 0 0



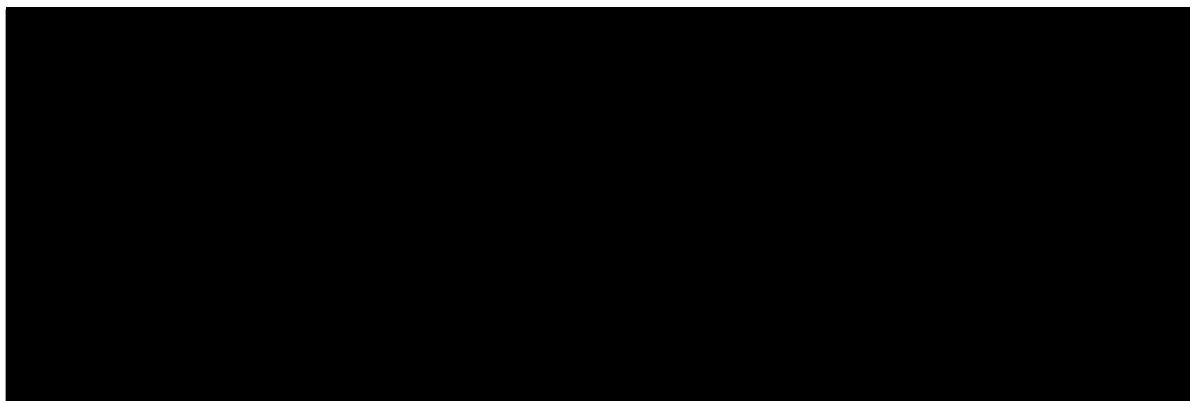
### Payment History

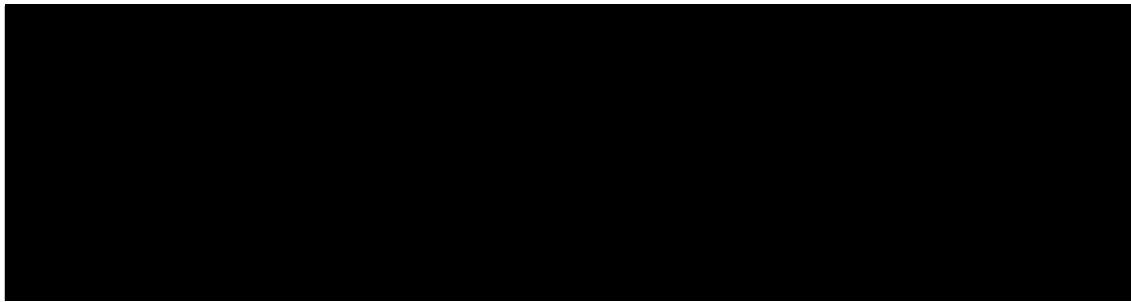


### Late Payment Summary

(8 Months)

0 0 0 0





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## Application Summary

William Hall

[REDACTED] 1968

Application #: B24488208D5BC  
Created On: 1/5/2017 5:43:54 PM



### Eviction

Search	State	# of Records	Action/ Status
Instant	South Carolina, Georgia, Pennsylvania, Maryland	0	0 Records Found

017021

P8TCR60100001

## Application Summary

William Hall

1968

Application #: B399194621837  
 Created On: 8/22/2018 10:46:06 AM

 Most Wanted

Search	State	# of Records	Action/ Status
Instant	Most Wanted List	0	0 Records Found

 Sex Offender

Search	State	# of Records	Action/ Status
Instant	National Sex Offender	0	0 Records Found

 Federal

Search	State	# of Records	Action/ Status
Instant	Potential OFAC Match	0	0 Records Found

 Criminal

Search	State	# of Records	Action/ Status
Instant	Illinois, Indiana, Michigan, Ohio, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Wisconsin, New Jersey, New York, Pennsylvania, Connecticut, Maine, New Hampshire, Rhode Island, Vermont, Alabama, Mississippi, Tennessee, District of Columbia, Florida, Georgia, Kentucky, 0 Maryland, North Carolina, South Carolina, Virginia, Arkansas, Louisiana, Oklahoma, Texas, Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Alaska, California, Hawaii, Oregon, Washington, West Virginia	0	0 Records Found

 Eviction

Search	State	# of Records	Action/ Status
Instant	Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virgin Islands, Virginia, Washington, West Virginia, Wisconsin, Wyoming	0	0 Records Found



#### **CONSUMER REPORT INQUIRIES WITH TRANSUNION RENTAL SCREENING SOLUTIONS**

The following inquiries were made against your consumer report(s) over the past two years:

Company Name: RentGrow

Date of Inquiry: 1/5/2017

Company Phone Number: (800) 736-8476

Company Address: 307 Waverley Oaks Road Suite 301 Waltham, MA 02452

Type of Business: Tenant Screening

Company Name: Gabriel Calderon

Date of Inquiry: 1/6/2018

Company Phone Number: (805) 701-5743

Company Address: 79 Tahoe Drive, Lewnan, GA 30263

Type of Business: Tenant Screening

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Thank you.



#### TURSS Sources of Data

The information TransUnion Rental Screening Solutions (TURSS) has on file related to you and / or included in your current and/or historical consumer report(s) generated on 07/06/2018 was collected from public record sources by TransUnion Rental Screening Solutions or a company TURSS hired to collect such information. If you submit a dispute of the accuracy of a public record item, TransUnion Rental Screening Solutions may update the item based on the information you provide, or we may investigate your dispute by checking with the public record source or by asking our vendor to verify that the current status of the public record is reported accurately.

The public record sources used to generate the report(s) are as follows:

South Carolina, Aiken County

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Thank you.

**GENERAL SUMMARY OF CONSUMER RIGHTS UNDER THE FCRA**

Para *informacion en espanol*, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

**A Summary of Your Rights Under the Fair Credit Reporting Act**

The Federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.
- In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

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# Trans Union LLC Approved Legally Mandated Notices as of February 8, 2017

- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO)
d. Federal Credit Unions	

Trans Union LLC Approved Legally Mandated Notices as of February 8, 2017

3. Air carriers	1775 Duke Street Alexandria, VA 22314	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423	
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor	
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416	
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549	
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090	
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center- FCRA Washington, DC 20580 1-877-382-4357	

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**SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT**

*Para informacion en espanol, visite [\*\*Remedyng the Effects of Identity Theft\*\*](http://www.consumerfinance.gov/o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.</a></i></p></div><div data-bbox=)*

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. **You have the right to ask the nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)
2. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.

## Trans Union LLC Approved Legally Mandated Notices as of February 8, 2017

**5.** **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.

**6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General. In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has may other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

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